

ABSTRACT OF THE DISCLOSURE

[0025] A method of and program product for generating a report for use in assessing the credit worthiness of a borrower in a potential financing transaction with a lender, where the method comprises obtaining personal credit information about the borrower from a plurality of credit reporting services and combining the credit information, matching the borrower's address with a property in a database containing property information and obtaining property information pertaining to the matched property from the database. The method also includes obtaining value information about the matched property, aggregating the combined credit information about the borrower, the property information pertaining to the matched property and the value information pertaining to the matched property. A report is generated from the aggregated data.